

Local Form 4A

March 2013

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION

In re: ) Case No. 14-32084  
Pamela Yvette Craddock )  
)  
) Chapter 13  
)  
)  
Debtor(s) )

**AMENDMENT TO:**

**CHAPTER 13 PLAN, INCLUDING NOTICE OF MOTION(S) FOR VALUATION;  
MOTION(S) TO AVOID CERTAIN LIENS; MOTION(S) FOR ASSUMPTION AND  
REJECTION OF EXECUTORY CONTRACTS AND UNEXPIRED LEASES; AND NOTICE OF  
OPPORTUNITY FOR HEARING ON CONFIRMATION OF THE PLAN INCLUDING ALL MATTERS AS  
SET FORTH IN THE PLAN,  
FOR CASES FILED ON OR AFTER MARCH 1, 2013**

Check for motions applicable to this plan amendment:

- ( X ) Motion to Value Liens Includes Valuation of Property Securing A Claim  
( ) Motion to Value Liens includes Valuation of Property Securing A Claim in an Amount Less  
than the Amount of the Claim  
( ) Motion to Avoid Liens § 522(f)  
( ) Motion to Assume Executory Contracts(s) and Unexpired Leases  
( ) Motion to Reject Executory Contract(s) and Unexpired Leases  
( ) No motions applicable to this plan amendment

The Chapter 13 Plan, including certain motions and other provisions, is hereby **amended** as follows:

**CLASSIFICATION AND TREATMENT OF CLAIMS**

**2. Secured Claims**

a. Treatment of Secured Claims [using treatment terms shown in ¶ 4a of the Plan attached]:

Creditor	Collateral	Value of Coll.	Claim Amt.	Treatment	Int. Rate (numeric)
1. Truliant FCU	2009 Suzuki GSX 1300 motorcycle VIN# JS1GX72A592104679 12,340 miles	8,065.00	1,147.14	Direct	7.25
2. Truliant FCU	2009 Suzuki GSX 1300 motorcycle VIN# JS1GX72A792104683 7,250 miles	8,065.00	1,155.26	Direct	7.25

**4. Special Terms**

- a. ☐ None
- b. Brief Comment Explaining Direct Payment Treatment for Secured Claims under Paragraph 2(a)
- c. Special Treatment of Unsecured Claims, and Explanation of Treatment
- d. Other Special Terms

**Truliant FCU: Debtor's spouse is co-debtor on two secured Truliant loans. The collateral for each loan is a motorcycle. The loans will be paid in-full outside the plan at the contract rate of interest, 7.25%.**

TAKE NOTICE: Your rights may be affected. You should read this amendment to the Chapter 13 Plan carefully, including any motions contained in the amended plan, and discuss them with your attorney, if you have one, in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the proposed plan of the debtor or debtors ("Debtor") as amended, including any of the motions included in the amended plan, or if you want the Court to consider your views on these matters, then you or your attorney must file with the Court a written objection to confirmation and request for hearing on confirmation at the following addresses:

Cases filed in the **Charlotte, Shelby, or Wilkesboro** Divisions:

Clerk, U.S. Bankruptcy Court, 401 West Trade St., Room 111, Charlotte, N.C. 28202

Cases filed in the **Asheville or Bryson City** Divisions:

Clerk, U.S. Bankruptcy Court, Room 112, 100 Otis Street, Asheville, N.C. 28801

Your objection to confirmation and request for hearing must include the specific reasons for your objection and must be filed with the Court no later than 14 days following the conclusion of the § 341 meeting of creditors, or within 14 days of service of the amendment, whichever is later. If you mail your objection to confirmation to the Court for filing, you must mail it early enough so that the Court will receive it on or before the deadline stated above. You must also serve a copy of your objection to confirmation on the Debtor at the address listed in the notice of the meeting of creditors. The Debtor's attorney and the Chapter 13 Trustee will be served electronically. If any objections to confirmation are filed with the Court, the objecting party will provide written notice of the date, time, and location of the hearing. No hearing will be held unless an objection to confirmation is filed.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the proposed plan of the Debtor as amended, including any motions contained in the amended plan, and may enter an order confirming the amended plan and granting the motions. **Any creditor's failure to object to confirmation of the proposed plan as amended shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).**

I declare under penalty of perjury that the information provided in the Amendment to Chapter 13 Plan, including Notice of Motion(s) for Valuation; Motion(s) to Avoid Certain Liens; and Motion(s) for Assumption and Rejection of Executory Contracts and Unexpired Leases; are true and correct as to all matters set forth herein.

Dated 2/3/15

/s/ Pamela Yvette Craddock  
Debtor's Signature

Dated \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

I hereby certify that I have reviewed this document with the Debtor and that the Debtor has received a copy of this document.

Dated 2/3/15

/s/ Terry M. Duncan  
Attorney for the Debtor

[Attach Certificate of Service if Served on Creditor(s)]

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NORTH CAROLINA  
CHARLOTTE DIVISION**

In re:	)	
Pamela Yvette Craddock	)	Case No. 14-32084
	)	
	)	
	)	
	)	Chapter 13
	)	
Debtor(s)	)	

**CERTIFICATE OF SERVICE**

I, Terry Duncan, Attorney, do hereby certify that I have served a copy of the following Amended Chapter 13 Plan on the persons listed below by depositing a copy in the United States Mail with sufficient first-class, pre-paid postage or electronically via the United States Bankruptcy Court internet site.

Truliant FCU  
PO Box 26253  
Winston Salem, NC 27114

Warren L. Tadlock, Chapter 13 Trustee

Pamela Yvette Craddock  
7100 Lighted Way Lane  
Indian Trail, NC 28079

This the 3<sup>rd</sup> day of February, 2015.

/s/Terry M. Duncan  
Terry M. Duncan, Attorney, #22704  
Duncan Law, LLP  
4801 E. Independence Blvd., Suite 1100  
Charlotte, NC 28212  
(704) 563-1224